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Dated: February 23, 2004 (Date of Deposit)

EDMOND A. DEFRANK

Eland a. Reta

PATENT APPLICATION Attorney Docket No: 10011553-1

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re the Application of:

William H. Cresswell

Serial No.:

09/943,911

Group Art Unit: 3624

Filed:

August 31, 2001

Examiner: A. Bashore

For:

DIGITAL CHECKBOOK

AMENDMENT

Hon. Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

Sir:

In response to the Office Action dated November 24, 2003, please amend the above-identified application as follows:

Amendments to the Claims are reflected in the listing of the claims which begins on page 2 of this paper.

Remarks/Arguments begin on page 7 of this paper.